

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert Fioravanti, Jr.
 Debtor

Case No. 20-10382-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db
 14455499 Robert Fioravanti, Jr., 8 Deep Dale Drive West, Levittown, PA 19056-1027
 14455503 Best Buy/Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 14455508 Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, Saint Louis, MO 63179-0441
 14455509 Inspire Federal Cred, 3 Friends Ln, Newtown, PA 18940-3426
 14455511 Inspire Federal Credit, 3 Friends Ln, Newtown, PA 18940-3426
 14455512 +The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
 The Money Source Inc., 500 S Broad St Ste 100A, Meriden, CT 06450-6755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:04 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14455497 EDI: TSYS2.COM Jun 24 2020 09:03:00 Barclays Bank Delaware, Attn: Correspondence,
 PO Box 8801, Wilmington, DE 19899-8801
 14455498 EDI: TSYS2.COM Jun 24 2020 09:03:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 14455501 EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14455500 EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14455502 EDI: CITICORP.COM Jun 24 2020 09:03:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 PO Box 790034, Saint Louis, MO 63179-0034
 14455504 EDI: CITICORP.COM Jun 24 2020 09:03:00 Citibank/the Home Depot,
 Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 14455505 EDI: CITICORP.COM Jun 24 2020 09:03:00 Citicards Cbna, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14455507 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Financial, Attn: Bankruptcy Department,
 PO Box 15316, Wilmington, DE 19850-5316
 14455506 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 14455510 EDI: CITICORP.COM Jun 24 2020 09:03:00 Thd/Cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14455513 EDI: WFFC.COM Jun 24 2020 09:03:00 Wells Fargo Bank NA, Attn: Bankruptcy,
 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
 14455514 EDI: WFFC.COM Jun 24 2020 09:03:00 Wells Fargo Card Ser, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
 DONALD WILLIFORD on behalf of Debtor Robert Fioravanti, Jr. don.williford@comcast.net,
 donwilliford@comcast.net;G4082@notify.cincompass.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

J. TODD BUCKLEY SAVARESE on behalf of Creditor Inspire Federal Credit Union
todd@savareselaw.com, toddsav@verizon.net
REBECCA ANN SOLARZ on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Robert Fioravanti Jr.	Social Security number or ITIN	xxx-xx-3504
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10382-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Fioravanti Jr.

6/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.